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**THE IMPACT OF TRAINING AND DEVELOPMENT ON ORGANIZATIONAL PERFORMANCE.**

**Case study: National Financial Credit Bank Kumba.**

**Thesis**

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ABSTRACT

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<p>The subject matter of this thesis work focuses on the impact of employees' training and development on organizational performance. It was inspired by the fact that some organizations do not seem to care about improving the capacity of their worker but instead frown at and punish any weaknesses portray by the workers. To tackle the research problem, the researcher had as major objective to find out: whether National Financial Credit has training and development programs conducted for all employees; possible hurdles in the implementation of such programs and the practical effects training and development has on the performance at work. The researcher also emphasized on the various training methods designed and its implementation around the world during the training and development programs.</p> <p>Using the National Financial Credit, Kumba branch, the researcher got information from 30 respondents, through questionnaires, interviews and personal observation.</p> <p>The research also reveals that training and development is a necessity in every companies particularly for the unskilled or the less experience employees. Generally, employees' work contribution was greatly improved due to the training methods and tools used by the company. Thus, it led to a positive impact on employee' performance and an improvement in their skills and job efficiency.</p>		
<b>Key words</b> Development, HR Management, Performance, Training.		

## **CONCEPT DEFINITIONS**

- **Human Resource Management is the process of acquiring, training, appraising and compensating employees, and attending to their labor relations, health and safety concerns.**
- **SKAC – Skills, knowledge, Ability and Competence.**
- **NFC -National Financial Credit.**

## **ABSTRACT**

## **CONCEPT DEFINITIONS**

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## 1 INTRODUCTION

The objective of this study is the impact of training and development of employees and its effects on the performance of an enterprise or organization. This chapter gives introductory information on the background, problem, and objectives of the work. It also has information on the scope and significant of the study.

### 1.1 Background of the study

Training is effort initiated by an organization to foster learning among its workers, and development is effort that is oriented more towards broadening an individual's skills for the future responsibility. (George & Scott, 2012). Training and development are a continuous effort designed to improve employees' competence and organize performance as a goal to improve on the employees' capacity and performance. Human Resource Management has played a significant role in the economic development of most developed countries like Britain America and Japan. In a developing country like Cameroon, with its rich natural resources and financial support, one can also experience such economic success if the appropriate attention is given to the development and training of her human resources. Every aspects and activities in an organization involves people. For instance, a manager will not be successful if he has subordinates who are not well equipped with skills, knowledge, ability, and competence (SKAC).

To run an organization, be it big or small, requires staffing the organization with efficient personnel. Specific job skills, ability, knowledge and competence needed in the workplace are not efficiently taught in the formal education. As such, most employees need extensive training to ensure the necessary SKAC to bring out substantive contribution towards the company's growth. For employees to be flexible and effective in their job, they need to acquire and develop knowledge and skill, and for them to believe that they are valued by the organization they work for, then they need to see valuable signs of management commitments to their training needs. Each new employee must be properly trained not only to develop technical skills, but to make them an integral part of the organization. Training and development is an aspect that must be faced by every organization, and its major aim is to improve the employees' competencies such that the organization can maximize effectiveness and efficiency of their human resources. It can be an advantage for an organization if they win the "hearts and minds" of their workers, getting them to identify with the organization (Armstrong, 2009). For workers to be equipped

to perform well, there must be an investment in the training processes. These processes are part of the entire human resource management approach which results in employees being motivated to perform. However, training vary from organization to organization in relation to the quality and quantity of training factors, which may include: the degree of external environment change, the degree of change in the internal environment, current suitable skills in the existing work force and the level to which the management see training as a motivating factor in the workplace, (Cole, 2002).

Several companies address their needs for training in an impromptu and indiscriminate way, training in such companies are pretty much impromptu and unsystematic. Different companies however begin distinguishing their training needs, then outline and execute training exercises in a normal way, lastly evaluate after effects of the training.

## **1.2 Limitation of the study**

Usually, it is almost impossible for a piece of work of this nature to be realized without difficulties or limitations. Some limitations were as follow:

Language barrier, the fact that most documents where written in French, served as a limitation to the researcher as she could not properly get necessary information, since she is from the English-speaking part of the country.

Swearing the oath of bank secrecy as one of the banking policies, the researcher was limited to the study as some workers felt uncomfortable responding to interviews (confidentially and indifferences in the bank).

## **1.3 Research Problem**

The researcher observed tension in organizations resulting from employees' poor mastery of some responsibilities. Some of the weaknesses of such employees are often not well handled, resulting in sanctions, demotion, transfer, or dismissals that instead cause social tension at work. The researcher becomes interested in finding out just how seriously organizations consider training, and the effects it has on performance.

## **1.4 Objective of the study**

The main objective of this work is to know how training increases the performance of employees, and the productivity of an organization. Other objectives are to find out whether organizations have training and development programme, and if the programmes are conducted for all employees. Also, to examine the hurdles in the implementation of such programmes, and to find out the practical effects

training and development has on performance. Lastly to identify the weak areas of employee required training to be given to overcome the problems.

### **1.5 Research Questions**

To adequately address the research problem, the researcher came up with the following questions:

- Does NFC have training and development programmes?
- Are training programmes conducted for every employee?
- Does T and D influence worker's performance and productivity in NFC Kumba?
- What key internal and external factors influence the impact of training?
- What are the training practices and policies in NFC Kumba?
- What are the major purposes of T and D programmes applied in this institution?

## 2 HUMAN RESOURCE MANAGEMENT

This chapter is based on reviewing what other writers and researchers have put forward relating to training and performance; related ideas and their manner of activities, functions, importance and the findings.

An important part of the Human Resource Management function of great relevance to the effective use of human resource is training and development. Nowadays, few persons would argue against the importance of training as the main force to a successful organization. For performance to be sustained effectively, the contribution of employees should be optimized to the goals of the organization. Research studies have recognized the importance of training to be a central role of management. (Jehanzeb & Beshir, 2013) for instance were conferring that to give others vision and ability to perform is a contribution of an organization's manager. The general development towards downsizing, adaptable structures of organizations and the way of administration moving towards the devolution of power to the workforce, gives more emphasis to a coaching and support environment. To ensure therefore an adequate supply of staff, that are both technically and socially competent, and capable in career development, training becomes a necessity.

### 2.1 Human Resource Management and Training

For any company to operate successfully, it must have materials, money, supplies, equipment, ideas regarding the good or services to offer the individuals who may utilize it outputs and lastly people, which is the human resource, to run the company. The proper management of individuals at work is Human Resource Management, and it has developed to be a main activity in many organizations and is the concentration for a wide - ranging deliberation concerning the nature of the contemporary business relationships. One of the major components in the coordination and management of work in an organization is the management of human resource. (Shen, 2004) referred to Human Resource Management as including all of management activities and decision, that influence the relationship between an organization and its employees which are the HR. Generally, management settles on essential choices day after day that influence this relationship. (Shen, 2004).

(McDowall et al., 2010) argues that the acknowledgment of the importance of training as of late has been intensely influenced by the intensification of rivalry and the relative achievement of organizations, as investment in employees' development is extensively emphasized. They further argued that innovative improvements and hierarchical change have progressively driven a few businesses to the



realization that achievements depend on the skills and abilities of their workers, and this implies significant and persistent investment in training and development. (Beardwell & Holden, 1993), viewed that Human Resource Management concept for example, responsibility to the organization and the growth in the quality development have driven senior management groups to understand the increased importance of training, employee development and long - term education. A concept of this nature requires not only careful planning, but a more emphasis on employee development. To Krietner (1995), no matter how carefully employees are screened, typically, a gap remains between what the employee does know and how they should know it. An organization therefore, desiring to gain the competitive edge in its departments, will need extensive labor and effective training of its human resource.

## **2.2 Training Purpose, Process and outcomes**

Cole (2002), mentioned in his book Personnel Human Resource Management, that training is more of a learning activity to acquire better skills and knowledge needed to perform a task. The idea of training is the need for a greater productivity and safety in the operation of specific equipment or the need for an effective sales force, to mention a few.

To come up with the desired knowledge, skills and abilities from employees to perform well at their job side, requires proper training programs that may likewise have an impact on employee motivation and commitment. Employees can either build or break their company's reputation as well as profitability. Moreover, they oversee most of the activities which can influence customer fulfillment, the nature of the product and event.

### **2.2.1 Why training**

According to G.P. Nunvi (2006), training programs are directed towards maintaining and improving current job performance while development seeks to improve skills for future jobs. Considering the progress in the technology, certain jobs become redundant with the replacement of machines in present days. Further education and competence becomes necessary for those in current positions and those wishing to be promoted in the future.

Expressing an understanding of training, Armstrong (1996), emphasized that training should be developed and practiced within the organization by appreciating learning of theories and approaches, if training is to be well understood.

### 2.2.2 Training process

Training in an organization generally involves a systematic approach, followed by a sequence of activities which to Infante, the process is based on four three to four blocks;

#### ➤ **Identifying training needs**

This analysis is necessary to determine the training needs of the employees or a specific job. What are the practical needs? Why an employee needs training? Every training begins with the need analysis, and establishing a need analysis is and should always be the first step in the training process. (Infante, 2015). There are four procedures that managers can use to determine the training needs of employees in their organizations

1. Job requirements analysis. The skills and knowledge specified in the appropriate job description are examined. The employees without the skills needed are candidates for a training program.
2. Organizational analysis. The effectiveness and successes of an organization are analyzed to determine where differences exist. For instance, members of a department with a high turnover rate or a low performance record might require additional training.
3. Performance appraisals. Here, each employees work is measured against objectives established for his or her job.
4. Human resource survey. Managers as well as non-managers are expected to describe what problems they are experiencing at their workplaces and, what actions they believe can be taken to solve the problems. Immediately the training needs are identified, the human resource department must initiate the appropriate training effort, to close the gap between expected and actual results. This may also depend on circumstances like; developing a training plan, designing a training lesson, selecting trainer and preparing the trainers.

➤ **Training plans and Implementation.** This area of the training process emphasizes on the techniques and methods by which training is carried out. The objectives of training, budgets and the duration are allocated.

#### ➤ **Training Evaluation and feedback**

Often, this turns to be the most critical part of the training process, focusing on the results achieved after training. The main idea is to analyze the effects of training and determine

whether the set goals have been achieved. Reactions such as the participant's feedback, trainer's feedback, learning behavior and results of the training are being measured. To measure the impact of training, Kirkpatrick (1959) outlined four levels of evaluation, and each of which is a prerequisite for the next level:

1. Reaction and planned action. These are measured reaction or evaluation of how the employees felt concerning the learning experience.
2. Learning and confidence evaluation. Here is the measurement of the increase in knowledge - before and after training.
3. Behavioral impact. This is the degree of applied learning back at work – are the members really doing anything diverse after the training program than before?
4. Results. It's important to know what results were achieved, in relation to the previous training objectives that were being set. For instance, has there being any decline in the number of customer's complaints? Reactions, behavior and learning are of great importance, but if the training program cannot produce measurable performance – related results, then it has not achieved its goals accordingly.

### **2.2.3 Requirements for learning**

Since the objective is to assist the learner acquire the behavior necessary for effective work performance, it is therefore important to come up with a clear grasp of the ways in which learning theories are applied when designing training programs. To Leslie (1990), there are for basic requirements for learning to take place.

The first he mentioned is motivation. Like the old saying goes, a horse can be led to the river but cannot be forced to drink from the river. Relating this to organizational training and development, it becomes an important lesson for the trainer. Employees tend to learn if they accept the need for training and are more committed to it. For instance, if their motivation is weak, and if they doubt their ability to learn, no matter how well their training is designed and implemented, its effectiveness will be limited. Flippo (1976), also made mention on the fact that, the more highly motivated the trainee, the faster and more efficient a new skill or knowledge is learned. This implies that training should be related to something the employee desires. It could be promotion, money or recognition just to name a few. Cue is the second requirement. From training programs, the learner recognizes relevant cues and associate them with relevant responses. The third requirement is responses. Here, training must be immediately followed by a

positive, timely and consistent reinforcement to enable the learner feel the respond. (Leslie, 1990). Lastly, there's feedback. The information the learner receives indicating the quality of the response is feedback.

Although the learning requirements are good, they fail to talk about practice where the learner actively participate in making use of the skills and knowledge acquired because it must consider individuals with different attitudes which sometimes affect training methods.

### **Methods of Training**

A variety of training methods are used in different organizations today, to train different individuals. DeCauza et al (1996) explains that the most popular training and development method used by organizations can be classified as either On-the-job training and Off-the-job training.

#### **A. On-the-job training**

As the name goes, on-the-job training (OTJ) is a method of giving training to employees when they are at work at their working environment. The purpose of this training is to make the employees get familiar with the normal working circumstance, i.e. during the training time frame, the workers will get the direct involvement of using machinery, equipment, devices, materials, and so forth. Additionally, it helps the employees to figure out how to confront the difficulties that may occur during the execution of the job. The main idea of this training is learning by doing where the supervisor or the more experienced employees show the training how to perform out a specific task. The learners take after the directions of the supervisor and perform out the task.

This method is highly used by companies to train current and future workers, due to its simplicity. On-the-job training includes apprenticeship, coaching, internship, job rotation, job instruction and few others.

#### **B. Off-the-job training**

Off-the-job training is another method of training, which is organized at a site, far from the original work environment for a specific period. The purpose of this method of training at a place other than the job area is to give a peaceful domain to the employees where they can focus just on learning. Learning material is provided to the trainees, for a complete theoretical knowledge. The trainees can express their perspectives and opinions during these training ses-

sions. Additionally, they can investigate new and innovative ideas. Case studies, conferences, audiovisuals, seminars, simulations, role play and lectures are some basic systems that the employee needs to experience during, off-the-job training. This is one of the costly training methods. It includes choice of the place of training, arrangement of facilities for the employees, hiring experts to impart the training.

**TABLE 1.**

**A clear comparison chart**

**Source: Surbhi's Article October 26, 2015. Key Differences between on and off-the-job-training**

<b>Comparison basis</b>	<b>On-the-job training</b>	<b>Off-the-Job Training</b>
Meaning	A form of training provided at the workplace during performance the actual job.	A form of training outside the actual location
Approach	Practical	Theoretical
Active participation	Yes	No
Location	At the workplace	Out of the work place
Principle	Learning by performing	Learning by acquiring knowledge
Work disruption	No, because trainees produce the products during learning.	Yes, because training is first provided and then later followed by performance.
Conducted by	Experienced employees	Professionals or experts.
Cost	Inexpensive	Expensive
Suitable for	Manufacturing firms	Non-manufacturing firms

## 2.3 Factors Affecting Training

There are various factors influencing training extending from environment, supervisors, lecturers, content of the training and how it is being done. These variables can be expounded and better understood by discussing them below:

- Individual Factors

At whatever point people are included in some sort of activity, or practice, they generally influence the environment or process they are experiencing. The same is the situation with employee training. As it is a process of transferring skills and technology from the expert to the new learner. The main parties are obviously workers themselves seeking training and the trainer or member of the staff delivering the training. Authorities organizing training and giving assets to it can be considered a third party, as they oversee the prearrangement and post quality evaluation of training (Birdi 2005).

- Human Resource Policy

This has been illustrated by Haywood and based on the designed policy by human resource for training programs. As indicated by him an excessive number of training programs affects the main aim of training, which is skill development, and conduct change (Haywood 1992).

- Organizational factors

Everything tends to be affected by its surrounding and environment, so too with training organizers. Birdi claimed that the absence of managerial support could restrain the impact of creative training. inconducive environment affects training effectiveness. (Birdi 2005.)

- Other Factor

To Fischer and Ronald open mindedness is additionally a factor in training effectively. It has been claimed that training will be as much effective as the learners and the instructors are open minded (Fischer 2011). Driskell stated that the kind of training conducted, training content and training expertise equally affect the results of training. Achievement depends on the way training has been conducted by the trainer and its content (Driskell 2011).

## **2.4 Importance of Training**

Training is an important part of Human Resource Management and Development, to Govil, it is important for the following reasons:

- Training helps in the recruitment of staffs and ensure a better quality of applicant.
- It eliminates risk, since trained employees can make better and economic use of materials, and equipment thereby reducing and avoiding waste.
- Training serves as a monitoring factor for employees in an organization.
- It leads to greater efficiency and productivity.
- It increases the loyalty and adaptability of staffs.
- It improves staff's moral.

## **2.5 Performance Appraisal**

This is a method used to assess the effectiveness of an employee's performance by comparing set goals with outcome. Although performance appraisal is one of the most important task any manager can carry out, managers admits they have difficulties in adequately handling. It is not always easy to judge a subordinate's performance accurately, and its often even more difficult judging employees in a constructive painless manner. Performance is more concerned with the organization's success. For example, from the past years, has the stated objectives being achieved? Areas of weakness pin-pointed? And the need for training identified? It's also necessary to set performance standards, and ensure that the employees receive the training, incentives required and feedback to avoid performance deficiencies. (Dessler, 2015). Coupled with its importance, performance appraisal involves the three step Performance Appraisal Process: 1) setting work standards; (2) assessing the employee's actual performance to the standards (usually, it consists of some rating forms); and providing employees with feedback with the purpose of assisting them reduce performance deficiencies.

Usually, there are five reasons to appraise subordinates' performance which are;

1. Enables the employer to identify promotion candidates, base pay and retention decision within an organization.
2. Appraisals play a key role in employees' Performance Management Process (a continuous means of ensuring that each employee's performance is relevant in terms of the organization overall goals.

3. The appraisal helps the employer and employee develop a plan to correct any deficiencies, also to reinforce employee's strength.
4. Appraisal gives an opportunity to review the employee's career plans.
5. It helps the supervisor to identify if there is a need for training and the necessary steps to be taken. Dessler (2015).



### 3 METHODS AND PROCEDURES

It is important to know which choices were made in carrying out this research work, and the reasons behind such choices. The organization of study and the data collection methods are the object of this chapter.

#### 3.1 Background of the Study Area

National financial Credit Bank S.A. (NFC), a commercial bank in Cameroon, was created as a financial institution; National Financial Credit Company (NFCC). It registered at the National Credit Council (NCC) on December 20, 1989 with its legal headquarter in Bamenda, and administrative headquarter at Avenue Charles De Gaulle Yaounde. It officially started business operations on June 15, 1990 with an initial capital of FCFA 10million. This was later increased to FCFA 318million followed by the Central Africa States (COBAC) Regulations. To foster its international trade, the bank has corresponding relationship with the following banks operating in the United Kingdoms, USA, China and West African countries; Standard Chartered Bank London, Standard Chartered Bank Frankfurt, Bank of China, Afriland First Bank and Financial Bank Malta. (Company's background, 2010).

NFC is one of the key national banks in the country and one of the oldest banks in the city of Kumba. Having expertise in banking transactions, commercial and customer banking, and corporate trade finance. NFC is renowned for its longevity, its good quality of products and the remarkable services it renders. It also has as its vision to be the dominant player in the retail banking business in the sub region and a reliable partner to small and medium size enterprises. It also has as mission to be a model for African banks by adding value to its customers, shareholders and all other stakeholders through sustained growth, product development, control, compliances and care for its customers.

#### Important Positions in the Organizational Setup

- 1) The Account Relation Office: He is commonly represented as ARO, and he attends to files collected from the various customer care centers. ARO is a subsection in the bank has roles to play concerning the development and growth of the bank. Some of the most recognized roles are; marketing, loan analysis and interest calculation. He spends about 70 % of his time outside the office in external marketing and 30% in internal marketing.

- 2) The Teller or Cashier: NFC Kumba has two main cashiers and one main teller. They all perform similar functions. The bank has a minimum of 10.000.000FCFA that must be in the cashier's box at any given period. This is the amount the insurance company covers for all cashiers. However, the amount varies amongst the different branches that makes up NFC in Cameroon. The cashier performs the following functions; debiting and crediting of accounts and gives annual receipts.
  
- 3) The Branch Manager: She is the highest worker in terms of rank in this branch of NFC bank. She does the following outstanding activities; she carries out both internal and external marketing though to a lesser extent. She manages the workers ensuring that they do their work in line with the company's goal. The manager verifies all requisition for expenses and ensures that it's with line with the budgets for the period which she is concerned; its fired to the head office for approval. She attends Annual General Meetings (AGM) where strategic decisions are being taken, and this is done in conformity with the growth of the bank. She also carries out planning process; leading, organizing, coordinating and directing all the sub-workers in the bank. The manager oversees signing check withdrawals above a certain amount of 300.000FCFA. But in her absence, the 3c's can sign.
  
- 4) The Customer Care Centre: This center abbreviated as the 3c, is where customer's problems are being taken care of. It is the main part of the front office and acts as the mirror of the bank. It's an intercept for the bank having a direct relationship with its customers. It marks the beginning of all transactions in the bank and gives a first impression about the bank. Three types of customers are being attended by the 3c's office; prospective customers which are those who wish to become permanent customers by opening an account in the bank. Visiting customers are those who come to the bank to carry out temporal transactions and do not have account with the bank. An example is the sending and receiving of money via western union. Lastly, the existing customers are those who already have an account with the bank and thus, comes from time to time to carry out more transactions. It's important to note that the job of the 3c office is to ensure that all customer's complaints are well attended to, to maintain a cordial relationship with its customers. Generally, all the activities carried out are done with the aim of making life easier for customers. This is related to the poster pasted at the bank; "customers are kings" and "we make life easy". (Company background, 2010).

### **3.2 Data Collection Method Used**

Data is defined as all the facts and figures that are arranged in an orderly manner to make sense. Data from this research work was collected from two main sources; the primary and the secondary sources. Primary data is first hand data collected directly the field and have not been used by anyone. Such data can be obtained using questionnaire, observation and interview. Meanwhile, secondary data are those items that have been originally collected and worked by another research which the present researcher may need for her research work. It is second hand in nature and less reliable. This type of data can be collected using newspapers, textbooks, journals, magazines and even the internet.

#### **Reasons for Data Collection Method Used**

- 1) The methods used, helped the researcher to effectively consider training needs of individual workers and how it affects organizational performance which constitute one of the reasons of using the methods.
- 2) It was a fast and easy way of collecting data and it is relatively cheap. Information were mostly from reliable sources.
- 3) To help the researcher in gathering data that could not be easily obtained if observation was made possible. The researcher had access to most of the workers in the various departments and with interview as a method of data collection, it enabled the researcher to speak face – to – face with her respondent. Thus, leading to accurate information because observation helps the researcher to see and perceive the behavior of the respondent.
- 4) Another reason is to serve as a source of reference for future scholars who wish to take on this topic for further research.

### **3.3 Sample and Sampling Techniques Used**

A sample is several persons selected from a wider population for study purpose. While sampling technique means the methods or procedures employed by the researcher to choose the sample out of the whole population. Sampling techniques are also known as sampling designs. This piece of work was carried out at NFC with the various departments such as the account relation office, the cashier teller, the branch manager, the internal control, branch operator supervisor and the customer service. The sample size chosen by the researcher was 30 out of 50. The researcher used convenient sampling; that is, selecting the accessible population from the workers, from whom information can be obtained.

### **3.4 Questionnaire Designed and Administration**

Some of the structured interviewed questions were designed in such a way that the respondent had to answer either with a yes or a no, to questions which they had to write their opinion as to what they think about the questions. These questionnaires gave responses to the questions and the answers were administered by some selected members in each department. By observation, the researcher had in mind to see the past records of performance and observe whether the workers pin point on any factor that will improve their performance which may lead to an increase in the overall performance of the organization.

## 4 PRESENTAION AND ANALYSIS OF DATA

This chapter focuses on the presentation and analysis of results obtained by the researcher. The data is analysed using simple and statistical methods and representation on tables.

### 4.1 Identification of Respondents

The population under study is the staff of NFC Kumba branch. The respondents were within the different departments which are; customer care centre, the loan relation office, the teller, internet control, branch operator supervisor and the branch manager. Below is a table showing how the workers in the different departments responded to questions.

**TABLE 2. Identification of respondents (Fieldwork 2015)**

DEPARTMENTS	FREQUENCY	PERCENTAGE
Customer Care Centre	6	20
Loan Relation Office	8	26.7
Internal Control	7	23.3
Teller	5	16.7
Branch Operator Supervisor	4	13.3
Total	30	100%

From table 2 above, is shown that most of the respondent in the loan relation office freely expressed their idea to the questionnaire with a percentage of 26.7, followed by the customer service with 20 %, the teller with 16.7 %, and lastly by the branch operator supervisor.

### 4.2 Administration of Data Collected

The researcher administered a total of 30 forms of questionnaire in the different departments of NFC Kumba Branch. Almost all the questions were closed ended. An open-ended questionnaire is that which the respondents are asked to give their opinion or their own point of view as to what they think. A closed ended questionnaire is that which the questions have all the possible answers pre-response

categories and the respondents are asked to choose amongst the answers provided. An example of a closed ended questionnaire has responses like YES or NO, multiple choice questions A, B, C and scale questions such as agree, disagree.

### 4.3 Analysis of Data Collected

Here, data will be presented based on the training and development and of what impact it has on the organizational performance. Samples of seven were asked and below are some of the questions posed:

#### Question 1

**TABLE 3. Are the employees adequate in what they do? (Fieldwork 2015)**

Response	Frequency	Percentages
YES	20	66.6
NO	10	33.3
TOTAL	30	100 %

From the analysis, 66.7 % of the staffs believed NFC Kumba branch employees do their jobs adequately, 33.3 % were of the opinion that they are not adequate for it.

#### Question 2

**TABLE 4. Do employees face difficulties in their jobs with the global changes? (Fieldwork 2015)**

Responses	Frequency	Percentage
YES	14	46.67
NO	16	53.33
TOTAL	30	100 %

From table four it shows that most of the employees have knowledge of technology with about 53.3 % while some do not have a good knowledge to use the computers apart from specialized programs that are used in the organization with a percentage of 46.7.

### Question 3

**TABLE 5. Are the training needs of workers identified? (Fieldwork 2015)**

Responses	Frequency	Percentage
YES	12	40
NO	18	60
TOTAL	30	100 %

The above table shows that most of the respondent believed their needs are not identified or is provided in an ad hoc manner with a percentage of 60, while only 40 % were of the opinion that their needs are identified.

### Question 4

**TABLE 6. How is training done for the needs to be addressed? (Fieldwork 2015)**

Responses	Frequency	Percentage
Seminars	10	33.3
On-the-job	20	66.6
TOTAL	30	100 %

From the above table, some respondents were of the fact that training seminars were organized and conducted but not for every employee and not often with the percentage of 33.3 while some believed they rarely have seminars but rather improve their skills and knowledge as they continue doing their job. Workers were also unanimous they had improved at the exercise of their job, though at difference levels, ever since were recruited. They ascribed this improvement to on-the-job training and seminars.

### Question 5

**TABLE 7. What were the objectives of the training and development programs? (Fieldwork 2015)**

Responses	Frequency	Percentage
Improve performance	22	73.33
Acquire more skills	8	26.67
Total	30	100%

The above table shows that 73.33 % of the workers had as opinion that training and development programs are to help improve performance while 26.67 % it is to acquire more skills.

### Question 6

**TABLE 8. What impact does training and development have on organizational performance? (Field work 2015)**

Responses	Frequency	Percentage
Positive	30	100
Negative	0	/
Total	30	100%

Table seven shows that all the respondent believed training and development programs have a positive impact, considering organizational, departmental and personal goals will greatly improve productivity in the long run.

Through Interviews



Negative effects of training: the manager explained that the negative effect of training included having to pay workers while they were away in seminars or school, especially at a time when they did no work.

#### **4.4 Interpretation of results**

The interpretation of results is based on the questionnaire which was administered to the respondents. These questionnaires were administered and collected at the spot and some direct interviews were made which gave the researcher immediate feedback. The personal characteristics of study include attributes such as; age, gender, status, longevity and academic qualification. These studies have proved such traits on the effectiveness of studies.

From the analysis above, it proves that if training needs are being identified and programs organized and conducted to address the needs, it will go a long way to improve not only the performance of workers, but that of the overall organization. This is so because it goes to supplement the workers and vision of the organization. This therefore proves the positive hypothesis which says; training and development of human resource is an issue which must be taken seriously into consideration, for the world is ever changing and easy as different new ways and methods of doing things changes. It is thus necessary for organizations to keep their work force up to date and this will go a long way to increase the overall success of the organization.

## 5 CONCLUSION

The reason for investigating the impact of employee training and development on organizational performance was motivated by the observation that some organizations do not seem to care about improving the capacity of their workers; they instead frown at and punish any weaknesses of workers. To tackle the research problem, the researcher had as major objectives to find out: whether NFC has training and development programs conducted for all employees; possible hurdles in the implementation of such programs and the practical effects training and development have on the performance at work. Using the National Financial Credit Bank, Kumba branch, the researcher got information from 30 respondents, through questionnaires, interviews and personal observation. After analyzing the data collected, it became evident that NFC Kumba carries out training programs on regular basis. On-the-job is also done through supervisory works and updated in meetings. Among the difficulties faced by training and development program, it was discovered that temporary losses are incurred due to financial expenses, and the momentary stop of productivity. Generally, employees were greatly improved at their jobs due to this training programs. It is therefore easy to conclude that, from the experience of NFC Kumba, banks do carry out training and development to a reasonable extent, and this improves their performance significantly.

Based on the researcher's findings, training and development is a call for concern in today's growing society because if performances of the employees are not good enough, it will affect the organization. Being an important way of overcoming human resource personnel to ascertain the strength and deficiencies of employees. They may take the necessary action or corrective measures thereby altering work attitude necessary in attaining the goals and objectives of the organization. It is an undeniable fact that in recent times many organizations have come to realization the importance of the role of training and development as it increases the organization staff efficiency, skills and productivity.

To reap the full benefit of training initiatives as well as development programs, the researcher recommends thus: training needs should be done more professionally in conjunction with individuals involved together with human resource personnel. Everyone should agree what the training is lacking and what the training is lacking for instance; they need to identify what is lacking and what attitudes need that needs to be changed. Also, workers being employed should be those who at least have a pre-knowledge of technology so not to shy away from educative programs due to ignorance or shame.

Lastly, seminars are normally conducted but to a few or limited number of persons, usually senior officials. The researcher thus, recommends the widening of category of workers to attend these seminars, changing the external pressure they face and it will help workers to feel a sense of belonging and importance to the organization.

This study is focused only on a single organization precisely NFC Kumba branch, which is just a sector in the financial service. Further researchers can carry out this study in other financial institutions. This will go a long way to improve the effectiveness and efficiency of workers and thus an aid to human resource personnel to design good training and development programs to suit their work force.

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## Questionnaires

This questionnaire has been designed to solicit information for purely academic purpose. It is intended to assist the researcher, in partial fulfillment of the award of a Bachelor's Degree in Management. It is worth mentioning that the data collected shall be used exclusively for academic purpose.

Please use a tick or express yourself fully where necessary.

- 1) What is your gender? Male ☐ Female ☐
- 2) How old are you? 25-30 ☐ 31-35 ☐ 41-45 ☐
- 3) Status a) Single ☐ b) Married ☐
- 4) Educational level? O/L ☐ A/L ☐ HND ☐ Degree ☐
- 5) What is your job title? Cashier ☐ Loan Relation Officer ☐ Manager ☐
- 6) How long have you worked for NFC Bank Kumba branch? 1-6 months ☐ 6-9 months ☐ 2 years ☐
- 7) Are the employees adequate with what they do? Yes ☐ No ☐
- 8) Do employees' face difficulties in their job with global changes? Yes ☐ No ☐
- 9) Are the training needs of workers identified? Yes ☐ No ☐
- 10) How is training done for the needs to be addressed? Seminars ☐ On- the - job ☐
- 11) What were the objectives of the training of the training and development programs?  
Improve performance ☐ Acquired work skill ☐
- 12) What impact does training and development has on organizational performance? Positive ☐  
Negative ☐

ORGANIZATIONAL SETUP OF NFC BANK (KUMBA BRANCH)

